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Prepared by the Senate Subcommittee
on Aging & Long-Term Care

Medicare



Senior Fact Sheet

Aging and Long-Term Care Resources

The resources below will help put you in touch with information about state and area agencies, and private organizations serving the elderly in your community.

- **Area Agency on Aging**
1-800-510-2020

Information and access to your community's comprehensive network of community-based long-term care services.

- **HICAP – Health Insurance Counseling and Advocacy Program**
1-800-434-0222

Provides assistance on questions related to Medicare, Medicare HMOs, Medicare supplements and long-term care insurance.

- **Medicare Office**
1-800-633-4227

- **California Department of Aging**
1-916-419-7500

1300 National Drive, Room 200
Sacramento, CA 95834

- **California Commission on Aging**
1-916-419-7591

California Senior Legislature
Triple-A Council of California
1300 National Drive, Room 173
Sacramento, CA 95834

- **AARP State Office**
1-866-448-3614

1415 L Street, Room 960
Sacramento, CA 95814

- **Senior Legal Hotline**
1-800-222-1753

www.seniorlegalhotline.org

Other important numbers:

- **Area Agency on Aging**

Call this office for comprehensive aging and long-term care related resources, information and referral in our community.
9335 Hazard Way
San Diego, CA 92123
(800) 510-2020

- **APS/Adult Protective Services**

Call this office to report abuse (physical, emotional, financial or neglect) or suspected abuse of older or disabled people.
9335 Hazard Way
San Diego, CA 92123
(800) 510-2020

- **In-Home Support Services**

Call this number if you need assistance with domestic services and you cannot afford to have an assistant.
(800) 510-2020

- **RSVP (Retired Senior Volunteer Program)**

Call this number to find out about our community volunteer programs.
9335 Hazard Way
San Diego, CA 92123
(858) 505-6339

- **Local Welfare Office**

1700 Pacific Coast Highway
San Diego, CA 92101
(619) 515-6770

Simple Guidelines to Medicare

What is Medicare?

Medicare is national health insurance for people 65 or older and certain younger, disabled people. It is divided into several parts:

- **Part A: hospital insurance** - helps pay for hospital care and limited care in a skilled nursing facility, and for some, home health and hospice care.
- **Part B: medical insurance** - pays for medical services and supplies, and for the medically-necessary services of a doctor.
- **Part C: Medicare Advantage** - allows private health insurance companies to contract with the federal government to offer Medicare benefits through their own policies.
- **Part D: prescription drug benefits** - pays most prescription drug costs. Beneficiaries choose the drug plan and pay a monthly premium. If you decide not to enroll when you first become eligible, you may pay a penalty to join later.

Who is eligible?

You are eligible if you or your spouse worked at least 10 years in Medicare-covered employment, you are 65, and a citizen or permanent resident of the

U.S. Younger people who have been disabled at least 2 years also qualify.

How much does it cost?

- **Part A** – you pay nothing.
- **Part B** – if you want it, you pay a premium which is deducted from your Social Security check.
- **Part C** – you may pay a premium for the extra coverage.
- **Part D** – you pay a premium based on the plan you select.
(note: annual enrollment period is November 15 thru December 31).

If you choose Part B, you must pay the annual deductible of \$100. After the deductible is met, Medicare pays 80 percent of Medicare-approved services; you are responsible for the remaining 20 percent.

Part D premiums have a \$250 annual deductible. Drug costs are covered with co-payments up to \$2,250 per year. Expenditures between \$2,250 and \$5,100 are covered by the enrollee. Any costs above \$5,100 annually are then covered by the plan with co-payments.

Low income Medicare recipients may qualify to have their Part A, B and D

premiums paid by the government. Co-payments for Part D and deductibles must be covered by the enrollee. If you need assistance paying for Medicare, call your Social Security office and see if you are a “Qualified Medicare Beneficiary” or a “Specified Low-Income Medicare Beneficiary.”

What’s not covered?

Many medical services are not covered, including routine physicals, most dental care, dentures, routine foot care, eye glasses and hearing aids.

Filling Medicare gaps

Many beneficiaries purchase supplemental private insurance to pay deductibles or uncovered services. Others choose to enroll in private Medicare HMOs which may offer additional benefits.

For a comprehensive assessment of how Medicare may benefit you, call your Health Insurance Counseling and Advocacy Program representative at 1-800-434-0222. To request a copy of the Medicare Handbook, visit your local Social Security office or call 1-800-772-1213.

- **A national health insurance program for people 65 years and older, and certain younger disabled people.**

- **Part A: Coverage for care in hospitals, skilled nursing facilities, home health care and hospice care.**

- **Part B: Additional medical insurance helps pay doctors’ bills.**

- **Part C: Medicare Advantage, offers benefit packages through private providers that may be more appropriate than the traditional benefits in Part A and Part B Plans.**

- **Part D: A prescription drug benefit that may save you money.**

- **Medicare supplements. Six month open enrollment window at age 65. Penalties accrue if you enroll late.**

- **Many buy private insurance policies or enroll in Medicare HMOs to fill Medicare gaps.**